

Consumer Advisory Board

Member Biographies

Chairperson, Brent Neiser, CFP® is Senior Director of Strategic Partnerships and Alliances for the National Endowment for Financial Education (NEFE). Brent creates personal finance programs for the American public including College programs (1,000 colleges), Low Income, Retirement, as well as over 100 partnerships with groups like Sesame Workshop, Habitat for Humanity, Red Cross, American Indian College Fund and Military Family Association. He leads strategic intelligence, foresight, public policy and does innovation work for NEFE including working with executive agencies and testifying before Congress. Brent holds masters' degrees in Business, Global Studies (Public Diplomacy), Urban Studies and was a CORO Foundation Public Affairs Fellow including work with Walt Disney Imagineering. Media presence includes NBC's "Today," PBS's "NewsHour" and The Wall Street Journal. Brent is a public speaker: keynotes, testimony, TED Talk format, moderator, panelist, discussant, and chair/facilitator/host in domestic and international settings including at OECD conferences in Rio de Janeiro, Washington and financial summits in Seoul and Beijing.

Nikitra Bailey serves as an executive vice president at the Center for Responsible Lending (CRL). CRL is a research and policy advocacy organization that seeks to build a fairer and more inclusive financial services marketplace and is an affiliate of one of the nation's largest CDFIs, Self-Help. Ms. Bailey advances national and state public policy reforms that provide access to safe and responsible credit on affordable terms for Americans traditionally underserved by the banking system, especially communities of color. She leads CRL's mortgage advocacy and is the principal strategist for coalition partnerships that span civil rights, faith, women, labor, and community advocates across the nation. She is the author of numerous reports and articles on predatory lending's impact on people of color and women and a frequent media contributor. She has also served as an expert witness to the House Financial Services Committee on housing finance reform and mortgage lending discrimination.

Ms. Bailey serves on the board of directors of the NC Community Development Initiative and NC Housing Coalition. She is a member of the Insight Center's Closing the Racial Wealth Gap Initiative Experts of Color Network. Ms. Bailey holds a J.D. from the University of Pittsburgh School of Law, and a B.A. from the Pennsylvania State University.

Nadine Cohen is the Managing Attorney of the Consumer Rights Unit at Greater Boston Legal Services (GBLS). A major focus of her work has involved foreclosure prevention and predatory Lending. The Consumer Rights Unit provides legal representation to low-income homeowners facing foreclosure, particularly those who have been victimized by predatory and abusive lending practices. The Consumer Rights Unit, under Ms. Cohen's direction also represents clients in Debt Collection cases in a Lawyer for the Day Program in several District Courts, handles cases under the Fair Debt Collection Practices Act, and works on credit reporting issues, consumer scams, student loan issues and other consumer cases. Additionally, Ms. Cohen engages in impact litigation, community education, legislative advocacy and works in coalition

with community and government organizations to develop systemic approaches to address foreclosure and consumer issues. Prior to joining GBLS Ms. Cohen was senior staff counsel at the Boston Lawyers' Committee for Civil Rights, where she developed and directed the Committee's Fair Housing Project and handled numerous individual and class action housing discrimination cases, employment, voting rights, school desegregation, and other civil rights cases, in federal and state courts, and administrative agencies. She has conducted numerous trainings on housing discrimination law, including predatory lending, and has presented at many national conferences.

Sameh Elamawy is the Chief Executive Officer at Scratch. Scratch is a different kind of loan servicer that delivers a borrower-first experience by leveraging technology to significantly improve consumers' ability to understand, manage, and repay their loans while helping transform the servicing ecosystem for both borrowers and lenders. Sameh has a background in product management where he has built consumer experiences at organizations big and small like Dropbox, Pinterest, and Procter & Gamble. He received his B.S.E. in Computer Science and has an MBA from the Stanford Graduate School of Business.

Manning Field serves as Acorns' Chief Operating Officer. Manning oversees the business with direct accountability for Growth, Retention, Experimentation, Customer Service, Analytics, Project Management, and Acorns' regulated entities. Prior to Acorns, Manning launched market-leading products and programs at JPMorgan Chase like Chase Sapphire, Chase Freedom and Chase Ultimate Rewards, and was named an Ad Age "40 Under 40." He also spent four years in Beijing, China, as CMO of JPMorgan Chase's consumer team and while there, founded a local credit card business. During his 18-year tenure at Chase, Manning oversaw many departments including Branding, Advertising, Product Development, Marketing, Corporate Development, Innovation, B2B Corporate Sales Strategy, and, lastly, as the Managing Director of Loyalty Innovation. He and his wife have three future Acorns investors.

Clint Gwin is the President and CEO of Pathway Lending, a CDFI founded in 1999 to provide access to capital and educational services to underserved small businesses in Tennessee and Alabama. Mr. Gwin is recognized for his work in creating public-private partnerships with the State of Tennessee, the Tennessee Bankers Association, the State of Alabama, and the Appalachian Regional Commission. Mr. Gwin was appointed by President Donald J. Trump on September 15, 2017 to serve a four-year term on the U. S Treasury Department's Community Development Advisory Board. He has also served on the Federal Reserve Board's Consumer Advisory Council. Clint is the chair of Appalachian Community Capital and has served on the board of an affordable housing CDFI. Clint began his career with the FDIC. He is a graduate of Centenary College of Louisiana and received his Masters from Vanderbilt University's Owen Graduate School of Management.

Ronald A. Johnson, Ph.D., now retired, became the fourth President of Clark Atlanta University in 2015. Prior to joining CAU, he was the Dean of the J. H. Jones School of Business at Texas Southern University. He also served as Dean at Western Carolina University. He previously taught & developed innovative curriculum at Florida A&M; Northeastern University; and, Howard University, as well as TSU. Dr. Johnson's leadership is fortified by his executive experience in the world of investment management. He is the former President & CIO at Smith Graham & Company, & is an active board member of several civic & educational organizations. He is a member of Nu Boulé the Sigma Pi Phi Fraternity, & the former Rhetoricos officer of the Fraternity's Gamma Upsilon member Boulé. Dr. Johnson holds Ph.D. & M.A. degrees in economics from Stanford University, & an MBA in finance & a B.A. in economics from Adelphi University.

Eric Kaplan focuses on the health, sustainability, and reform of the U.S. housing finance ecosystem, as director of the Milken Institute Center for Financial Markets Housing Finance Program. He regularly engages policymakers, regulators, and industry stakeholders on such issues as the roles of public and private capital, primary and secondary market dynamics, and lending and servicing practices, maintaining a focus on consumer, industry, and systemic impact. Mr. Kaplan brings over 26 years of housing and mortgage experience across a variety of finance, legal, and policy roles. Prior to joining Milken, Mr. Kaplan served as a managing partner at Ranieri Strategies LLC, where he worked closely with founding partner and chairman, Lewis S. Ranieri, and as head of mortgage finance at Shellpoint Partners LLC, where he established a post-crisis private-label residential mortgage-backed securitization platform. He is a leading advocate for the creation of new and improved mortgage-backed securitization standards to facilitate the return of private capital as a safe and scalable source of home financing. Mr. Kaplan holds an AB in Politics from Princeton University and a JD from Boston University School of Law. He currently serves on the board of directors of MISMO and the Cameron Kravitt Foundation, and is a former board member of the Structured Finance Association (f/k/a SFIG), where he co-founded and chaired the "RMBS 3.0" private-label securitization reform task force.

Tim Lampkin is the co-founder and CEO of Higher Purpose Co. a nonprofit economic justice agency building community wealth with Black residents across Mississippi. The Mississippi Business Journal selected Lampkin as one of the 2019 Top Entrepreneurs in the state. Ashoka and American Express recognized him in 2018 as an emerging innovator addressing the racial wealth gap in the United States. An BALLE and Movement Voices Fellow, he has a decade of community development and entrepreneurship experience. He previously managed the Racial Equity Program for the Mississippi Humanities Council which won the national 2018 Schwartz Prize. Lampkin also has worked for Southern Bancorp to implement several community initiatives and assisted rural entrepreneurs at Delta State University. He continues to produce

narrative change documentaries highlighting relevant Mississippi topics. Lampkin serves on the board of Cooperative Food Empowerment Directive, Southern Reparations Loan Fund, and the Federal Reserve Bank of St. Louis Community Development Advisory Council. He is a proud HBCU graduate of Mississippi Valley State University and currently finishing a Doctor of Education degree at the University of Arkansas.

Sophie Raseman is Head of Financial Solutions for Brightside, a ventured-backed startup helping employees take control of their financial lives. She has worked in financial health for 16 years, both in the private sector and government. She began her work in financial services while serving as a college student in the Mayor's Office in New Haven, CT, connecting low-income residents with free tax preparation and bank accounts. After college, she joined McKinsey & Company, where she consulted to financial institutions on product innovation. She later served at the U.S. Treasury, where she led a team focused on encouraging private sector innovation to improve the nation's financial health. After Treasury, Sophie joined a startup offering mobile banking for low-income customers. Now at Brightside, Sophie runs a team responsible for the company's proprietary method for optimizing financial health. She has a BA from Yale University and a JD from Yale Law School.

Rebecca Steele serves as the Chief Executive Officer of the National Foundation for Credit Counseling (NFCC). Founded in 1951, the NFCC is the nation's largest nonprofit network of financial counseling agencies serving consumers directly in all 50 states and Puerto Rico. Prior to joining the NFCC, Rebecca served as a senior executive at Bank of America and then JP Morgan Chase, where she managed retail mortgage businesses, and mortgage servicing operations and worked directly with the CFPB, HUD, the U.S. Treasury Department, Fannie Mae, Freddie Mac, and housing counseling organizations throughout United States, in the aftermath of the financial crisis. Following her tenure at Chase, Ms. Steele was Chief Operating Officer for a national fin tech company, providing home equity loans. She has also worked with Habitat for Humanity International, helping to develop a national platform for mortgage processing, compliance and operations model to support Habitat affiliates. Ms. Steele is a member of several professional associations, including the Women Executives in Banking National Organization, NAWRB Diversity and Inclusion Council, and the Urban Institute's Housing Finance Innovation Forum. She holds a Bachelor of Science in Chemical Engineering from Drexel University, and a Master of Business Administration from Villanova University.

Tim Welsh is the Vice Chairman of Consumer and Business Banking at U.S. Bancorp. In this role, Tim leads a team of more than 30,000 colleagues and oversees the company's overall consumer and small business strategy and product management functions, branch network, mortgage, and all consumer lending. Prior to joining U.S. Bancorp in 2017, Tim spent more than 26 years at McKinsey & Co., specializing in financial services globally and the consumer

experience. He served as a Senior Partner and was one of only 30 Senior Partners elected to serve on McKinsey's Shareholders Council, which is the firm's Board of Directors. Tim holds a Master of Business Administration degree with distinction from Harvard Business School and a bachelor's degree *magna cum laude* in social studies from Harvard University.